

Information to identify the case:

Debtor 1	Derek T Frank	Social Security number or ITIN	xxx-xx-1502
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Cherilyn M Frank	Social Security number or ITIN	xxx-xx-5763
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Western District of Wisconsin , http://www.wiwb.uscourts.gov			
Case number: 3-17-13509-cjf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Derek T Frank
fka Derek T Carlstrom

Cherilyn M Frank
fka Cherilyn Koller, fka Cherilyn Sickels

This order does not affect any pending adversary proceeding to determine dischargeability.

Dated: 5/31/18

By the court: Marcia M. Anderson, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Wisconsin

In re:
Derek T Frank
Cherilyn M Frank
Debtors

Case No. 17-13509-cjf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0758-3

User: tibby
Form ID: 318

Page 1 of 2
Total Noticed: 47

Date Rcvd: May 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2018.

db/jdb
cr #+Derek T Frank, Cherilyn M Frank, 403 David Circle, Arena, WI 53503-9562
 +Deutsche Bank National Trust Company, as Trustee f, c/o Codilis, Moody & Circelli, P.C.,
 15W030 N Frontage Road, Suite 200, Burr Ridge, IL 60527-6921
cr +Internal Revenue Service, U.S. Attorney's Office, 222 W. Washington Avenue, Suite 700,
 Madison, WI 53703-2775
4501507 +Acuity, P.O. Box 58, 2800 Taylor Drive, Sheboygan, WI 53081-8474
4501509 +Dean Health Systems, c/o Dean Clinic Corporate Office, 1808 West Beltline Highway,
 Madison, WI 53713-2334
4501510 +Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing LLC, 1611 Worthington Road,
 Ste 100, West Palm Beach, FL 33409-6480
4513602 +Dorothy Ann Case, c/o Case Law Firm, S.C., 400 N. Broadway, Suite 402,
 Milwaukee, WI 53202-5864
4501511 FedLoan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
4501512 +Ferguson Enterprises of Madison, 3618 Lexington Ave., Madison, WI 53714-1232
4501513 +First Supply LLC, 6800 Gisholt Drive, Madison, WI 53713-4803
4511775 +First Supply LLC, 6800 Gisholt LLC, Madison WI 53713-4803
4501515 General Service Bureau, PO Box 641579, Omaha, NE 68164-7579
4501516 #+Gerald Frank, 403 David Circle, Arena, WI 53503-9562
4501517 +Iowa County Treasurer, 222 North Iowa Street, Dodgeville, WI 53533-1597
4501518 +Law Office of Joel Cardis, LLC, 2006 Sweded Road, Suite 1000, Norristown, PA 19401-1787
4501519 +Meriter Medical Group, 202 S. Park St., Madison, WI 53715-1596
4501520 Mineral Point Medical Center, SC, 104 High St., Mineral Point, WI 53565-1289
4501521 Mortgage Electronic Registration Systems, 1818 Library Street, Suite 300,
 Reston, VA 20190-6280
4501522 North Shore Agency, P.O. Box 9205, Old Bethpage, NY 11804-9005
4501523 +Rundle-Spense, 2075 S. Moorland Rd., New Berlin, WI 53151-2399
4501524 +Sauk Prairie Healthcare, 260 26th Street, Prairie Du Sac, WI 53578-1599
4501525 Simonson Bros of WI, 3160 Commercial Avenue, Madison, WI 53714
4501527 State Collection Service, PO Box 6250, Madison, WI 53716-0250
4501528 +Ted Crapp, 403 David Circle, Arena, WI 53503-9562
4501529 Tri-State Adjustments, Inc., PO Box 3219, La Crosse, WI 54602-3219
4519474 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
4533223 +UNIVERSITY OF WI HOSPITAL & CLINICS, c/o STATE COLLECTION SERVICE, INC, 2509 S STOUGHTON RD,
 PO BOX 6250, Madison, WI 53716-0250
4533222 +UW MED FOUNDATION INC dba UW HEALTH-PHYS, c/o STATE COLLECTION SERVICE, INC,
 2509 S STOUGHTON RD, PO BOX 6250, Madison, WI 53716-0250
4501533 UW Med Foundation Inc, c/o State Collection Service, Inc, 2509 S. Stoughton Road,
 PO Box 6250, Madison, WI 53716-0250
4501534 +UW Med. Foundation, PO Box 5003, Janesville, WI 53547-5003
4501530 Unity Point Health, PO Box 809284, Chicago, IL 60680-9284
4501535 +Village of Arena, Water and Sewer, 345 West Street, Arena, WI 53503-9613
4501537 +WMC Mortgage Corp, 6320 Canoga Ave, 10th floor, Woodland Hills, CA 91367-2600
4501505 +Wisconsin Dept. of Workforce Development, Workers' Compensation, P.O. Box 7948,
 Madison, WI 53707-7948
4501538 Zimbrick, Inc., 1600 W. Beltline Hwy, Madison, WI 53713
4513603 +c/o Case Law Firm, S.C., 400 N. Broadway, Suite 402, Milwaukee, WI 53202-5864

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4501508 E-mail/Text: ebn@americollect.com May 31 2018 19:49:03 Americollect, Inc.,
 Bankruptcy Notices, PO Box 1566, Manitowoc, WI 54221
4501514 +E-mail/Text: bankruptcynotification@ftr.com May 31 2018 19:49:14 Frontier, PO Box 740407,
 Cincinnati, OH 45274-0407
4501503 EDI: IRS.COM Jun 01 2018 00:05:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
4501502 +E-mail/Text: USTPRegion11.MD.ECF@usdoj.gov May 31 2018 19:48:55
 Office of the United States Trustee, 780 Regent Street, Suite 304,
 Madison, WI 53715-2635
4501526 +E-mail/Text: sbcplegal@crossplainsbank.com May 31 2018 19:49:09 State Bank of Cross Plains,
 1205 Main Street, Cross Plains, WI 53528-9479
4501506 +E-mail/Text: richard.humphrey@usdoj.gov May 31 2018 19:49:11
 US Attorneys Office for the Western, District of Wisconsin, 222 West Washington Avenue,
 Suite 700, Madison, WI 53703-2775
4501531 EDI: USCELLULAR.COM Jun 01 2018 00:04:00 US Cellular, ATTN: Write Off Department,
 P.O. Box 7835, Madison, WI 53707-7835
4501532 E-mail/Text: specialbillingservices@uwmf.wisc.edu May 31 2018 19:48:56 UW Health Physicians,
 7974 UW Health Court, Middleton, WI 53562-5531
4508552 +E-mail/Text: cbo-bankruptcy@unitypoint.org May 31 2018 19:49:11 UnityPoint Health,
 6200 Thornton Avenue, Ste 100, Des Moines, IA 50321-2400
4501536 EDI: WFFC.COM Jun 01 2018 00:04:00 Wells Fargo Bank, PO Box 29482,
 Phoenix, AZ 85038-9482
4501504 +EDI: WISCDEPREV.COM Jun 01 2018 00:05:00 Wisconsin Department of Revenue,
 ATTN: Bankruptcy Unit, MS 5-144, P.O. Box 8901, Madison, WI 53708-8901

District/off: 0758-3

User: tibby
Form ID: 318

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Total Noticed: 47

Date Rcvd: May 31, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4511776* +First Supply LLC, 6800 Gisholt Drive, Madison WI 53713-4803

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2018 at the address(es) listed below:

Jeffrey D. Frieber on behalf of Plaintiff Cherilyn M Frank jfrieber@ks-lawfirm.com,
jdkrek@ks-lawfirm.com;cwatson@ks-lawfirm.com;hrschan@ks-lawfirm.com;bisige@ks-lawfirm.com;gdettm
ering@ks-lawfirm.com
Jeffrey D. Frieber on behalf of Plaintiff Derek T Frank jfrieber@ks-lawfirm.com,
jdkrek@ks-lawfirm.com;cwatson@ks-lawfirm.com;hrschan@ks-lawfirm.com;bisige@ks-lawfirm.com;gdettm
ering@ks-lawfirm.com
Jeffrey D. Frieber on behalf of Joint Debtor Cherilyn M Frank jfrieber@ks-lawfirm.com,
jdkrek@ks-lawfirm.com;cwatson@ks-lawfirm.com;hrschan@ks-lawfirm.com;bisige@ks-lawfirm.com;gdettm
ering@ks-lawfirm.com
Jeffrey D. Frieber on behalf of Debtor Derek T Frank jfrieber@ks-lawfirm.com,
jdkrek@ks-lawfirm.com;cwatson@ks-lawfirm.com;hrschan@ks-lawfirm.com;bisige@ks-lawfirm.com;gdettm
ering@ks-lawfirm.com
Matthew L. Comella on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
GSAMP Trust 2005-WMC2 bkpleadingsWEST@wi.cslegal.com
Richard D. Humphrey on behalf of Creditor Internal Revenue Service richard.humphrey@usdoj.gov,
angelica.santana@usdoj.gov
Robert T. Kasdorf kasdorf@herricklaw.net, wi33@ecfcbis.com
U.S. Trustee's Office USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 8